Claims

1.   A method of providing account reconciliation for an account comprising the steps of:

    a.   receiving at a computing device a plurality of merchant transactions and a plurality of charge transactions;

    b.   storing said merchant transactions and said charge transactions on a pending list within a database of said computing device;

    c.   identifying a match from said pending list comprising at least one of said merchant transactions and at least one of said charge transactions, said match determined by a commonality shared between said transactions;

    d.   storing said match on an approved items list within said database;

    e.   repeating steps c-d to identify other matches;

    f.   storing the unmatched merchant and charge transactions, if any, from said pending list on an unresolved transactions list within said database;

    g.   searching said database for a near-match comprising one of said merchant transactions and one of said charge transactions;

    h.   receiving an approval notification of said near-match;

    i.   storing said near-match on said approved items list; and

    j.   repeating steps g-j to approve other near-matches.

2.   The method of claim 1 wherein the step of identifying a match comprises the steps of:

    c1.   selecting a charge transaction from said pending list;

    c2.   identifying a match criteria on said charge transaction; and

    c3.   searching said merchant transactions for said match criteria.

3.   The method of claim 1 wherein said merchant transactions comprise travel transactions.

4.   The method of claim 3 wherein said match criteria comprises a travel ticket number.

5.   The method of claim 3 wherein said travel transactions comprise one of airline, lodging or rental car.

6.   The method of claim 1 further comprising the steps of:

  k.   compiling said matches and said near-matches on said approved items list; and

  l.   generating a report from said compilation.

7.   A method of travel account reconciliation comprising the steps of:

  storing a plurality of travel transactions in a database, each of said travel transactions comprising travel ticket information;

  storing a plurality of card transactions in said accounting database, each of said card transactions comprising travel charge information;

  searching said travel ticket information for a matching counterpart to said travel charge information;

  automatically repeating said searching step for each card transaction;

  storing the travel transaction and the card transaction forming said matching counterpart on an approved list within said database;

  in the event that there exists unmatched transactions, then said unmatched transactions are automatically stored on an unresolved transaction list within said database;

  compiling said approved list and said unresolved transactions list; and

  displaying a reconciliation report comprising said compilation upon request.

8.   The method of claim 7 wherein said searching step comprises searching in said accounting database to include on said unresolved transactions list of said database.

9.   The method of claim 7 further comprising the step of storing said travel transaction and said card transaction forming said matching counterpart on a washed out list when the travel ticket information of said travel transaction includes a dollar amount and the travel charge information of said card transaction includes an equal but offsetting dollar amount.

10.   The method of claim 7 further comprising the step of storing travel transactions comprising refund information on a refund list of said database.

11.   A computer-implemented method for reconciling a plurality of merchant records to a card account balance, said method comprising:

receiving, at an accounting database, merchant data pertaining to said plurality of merchant records;

receiving, at said accounting database, card data pertaining to said card account balance, said balance comprising charges corresponding to said merchant records;

searching, in said accounting database, for a merchant record match between said merchant data and said card data;

compiling a first list of merchant record matches;

compiling a second list of merchant record non-matches, said non-matches comprising said merchant data and said card data;

searching, in said accounting database, for a merchant record near-match between said merchant data and a card data from said second list;

compiling a third list of merchant record near-matches;

upon approval from an authorized user, combining said third list into said first list;

generating a report comprising said first list, said second list and said third list; and

verifying said report is in balance with said card account balance.

12.   The method of claim 11 wherein said step of searching for a merchant record match comprises searching for a common set of numbers within said merchant data and said card data.

13.   The method of claim 11 further comprising the step of identifying a basic matching criteria and said merchant record match includes at least one of said basic matching criteria.

14.   The method of claim 13 further comprising the step of confirming said merchant record match by matching all of a plurality of basic matching criteria between said merchant data and said card data.

15.   The method of claim 14 further comprising the step of confirming said merchant record match by matching a set of client-defined criteria.

16.   The method of claim 11 wherein said verifying step comprises the steps of:

calculating a first list total by tallying together a dollar amount from each of said merchant record matches from said first list;

calculating a second list total by tallying together a dollar amount from each of said merchant record non-matches from said second list;

calculating a third list total by tallying together a dollar amount from each of said unapproved merchant record near-matches from said third list;

calculating an ending balance by subtracting said first list total and said third list total from said card account balance; and

comparing said ending balance with said second list total.

17.   An account reconciliation method for reconciling a plurality of merchant records with a card statement, said method reconciling to a dollar balance on said card statement and comprising the steps of:

inputting, to a computer database, merchant-related data pertaining to said plurality of merchant records;

inputting, to said computer database, card-related data pertaining to said card statement, said dollar balance on said card statement comprising charges corresponding to said merchant records;

viewing, on a computing device display, a computer-generated reconciliation report having:

a beginning balance comprising said dollar balance on said card statement;

a pending payment comprising a combined dollar total of automatically approved and user-approved matches of said merchant-related data and said card-related data;

an ending balance comprising an aggregate of said beginning balance less said pending payment; and

an unresolved balance comprising a dollar total of unmatched merchant-related data and unmatched card-related data; and

confirming said ending balance equals said unresolved balance.

18.   The method of claim 17 further comprising the steps of:

viewing, on said computing device display, a computer-generated unresolved balance list comprising said unmatched merchant-related data and said unmatched card-related data;

identifying, on said display, one of said unmatched data;

viewing, on said display, a detailed description of said merchant record pertaining to said identified unmatched data;

selecting, on said display, a matching criteria from said detailed description;

activating a research tool to search said computer database for a match or near-match of said matching criteria with at least one other of said unmatched data;

viewing, on said display, a result of said research tool search;

selecting, on said display, a resolved match comprising said one of said unmatched data and an item from said result; and

transferring said resolved match to said pending payment list.

19.   The method of claim 18 further comprising the steps of:

transferring said resolved match to a ready for approval list;

viewing, on said display, said ready for approval list; and

accepting said resolved match and transferring said resolved match to said pending payment list or denying said resolved match and transferring said resolved match to said unresolved balance list and repeating the steps of claim 18.

20.   The method of claim 17 for reconciling a plurality of travel records with a card statement.

21.   The method of claim 20 wherein said travel records comprise one of airline, lodging or rental car.

22.   An account reconciliation system for reconciling an account, said system comprising:

a client side computing device having a display and an input means;

a server side having a database and an account reconciliation software program stored thereon;

a communication channel linking said client side with said server side;

said database capable of receiving and storing merchant-related data and card-related data, said merchant-related data comprising a plurality of merchant records and each of said merchant records including information specific to a particular affair, said card-related data comprising a plurality of charges and each of said charges corresponding to at least one of said merchant records;

said account reconciliation software including programming to automatically match said merchant-related data and said card-related data when said merchant record information is identical, and automatically compile said merchant-related data and said card-related data which did not match on an unresolved list;

said account reconciliation software permitting a user to view said unresolved list and direct said software to search the database for a near-match between said merchant-related data and said card-related data, and further permitting said user to approve said near-match;

said account reconciliation software also permitting said user to view said unresolved list and edit said data, and further permitting said user to approve a match between the edited data and a corresponding merchant or card related data; and

said account reconciliation software further including programming to generate a reconciliation report for the user to view, said report comprising a verification to the user that said merchant account is reconciled to an account balance.

23.   The account reconciliation system of claim 22 wherein said account reconciliation software further including programming to automatically manage refunds of affairs.

24.   The account reconciliation system of claim 23 wherein said account reconciliation software programmed to automatically manage refunds includes programming to:

update a refund log within said accounting database with information pertaining to a refund of an affair;

identify a credit received from said plurality of card-related data corresponding to said refund of said affair;

automatically match said credit and said refund of said affair;

update said refund log with information pertaining to said credit.

25.   A computer program embodying instructions executable by a computer for reconciling a merchant account to a card account balance, the instruction steps comprising:

an auto-reconciliation process comprising the steps of:

sorting a plurality of data comprising a plurality of merchant transactions and a plurality of charge transactions;

identifying a matching criteria on each of said charge transactions;

searching said plurality of merchant transactions for said matching criteria on one of said charge transactions;

compiling a list of matching merchant and charge transactions;

compiling a list of unmatched merchant and charge transactions;

repeating said auto-reconciliation until all of said transactions are compiled on a list; and

an unresolved transactions process comprising the steps of:

displaying said list of unmatched merchant and charge transactions;

searching said accounting database for information pertaining to a selected transaction on said list of unmatched transactions;

displaying said searched information;

accepting commands to match said selected transaction with another transaction; and

compiling said matched selection on said list of matching merchant and charge transactions.

26. The computer program of claim 25, wherein said matching criteria comprises a basic matching criteria and a client-specific criteria.

27. The computer program of claim 26 further comprising during auto-reconciliation verifying the presence of all basic matching criteria and all client-specific criteria.

28. The computer program of claim 25, wherein said merchant account comprises a travel account.

29. The computer program of claim 25, wherein said merchant account comprises one of airline, lodging or rental car.

30. The computer program of claim 28, wherein said matching criteria comprises said individual's name, a ticket number, a card number, and a dollar amount.

31. The computer program of claim 25 further comprising during auto-reconciliation compiling a list of two or more transactions that when summed equal zero.

32. The computer program of claim 25, further comprising during said unresolved transaction process accepting commands to edit said selected transaction.

33. The computer program of claim 25, further comprising programming to authenticate a user prior to acceptance of commands.

34. The computer program of claim 25, further comprising a report generation process.